

From: Tom at AmcInc. [mailto:tlykowskiadvmas@aol.com]
Sent: Sunday, September 13, 2015 2:13 PM
To: EBSA, E-ORI - EBSA
Subject: RIN1210-AB32

Mr. Perez,

I am retired with a nest egg that was once at least more than what it now is.

I blame this on the horrible people (snakes) that advertise themselves as certified financial advisors, planners and investment firms. I complained to the publication and was a headline on their publication a few years ago. They also reprimanded me for not doing my due diligence in checking these people out better.

Excuse me, these are companies like , banks with financial departments and others like them that saw a person needing help and took total advantage of the situation. They all talked a great story, charged their fees and commissions and left me carrying the bag.

I'm very sick of all of them and have watched my savings dwindle away because of lack of trust. My money has been sitting on the sidelines for a number of years now because of the dishonesty and lies I experienced.

I would welcome laws and fiduciary duties that would help people like me.

The way it is right now is nothing more than legal white crime that we can't do anything about.

Thank you

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